Case 23-18441-ABA Doc 32 Filed 03/02/24 Entered 03/03/24 00:18:27 Desc Imaged Certificate of Notice Page 1 of 10
STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in

the Plan.

**0** Valuation of Security

**0** Assumption of Executory Contract or Unexpired Lease **0** Lien Avoidance

Last revised: November 14, 2023

# UNITED STATES BANKRUPTCY COURT

		ONITE	DISTRICT OF N District of N		.1
In Re:	Lindsey A. Watso	on		Case No.: Judge:	23-18441
		De	ebtor(s)	Juuge.	
		СН	APTER 13 PLAN	AND MOTIONS	
☐ Original ☐ Motions	Included		lodified/Notice Ro lodified/No Notice		Date: <u>2/22/24</u>
				O FOR RELIEF UNI SANKRUPTCY COL	
		YOU	JR RIGHTS WIL	L BE AFFECTED	
hearing on t You should of this Plan may be affe become bind before the d further notice modification avoid or mo based on vatreatment m	he Plan proposed read these papers or any motion included by this plan. ding, and included eadline stated in the See Bankrupto may take place sidify the lien. The culue of the collater ust file a timely of	I by the Debtor. In second carefully and discussed in it must fill your claim may be a motions may be the Notice. The Cay Rule 3015. If the colless within the Cay debtor need not fill all or to reduce the prection and appears.	This document is iscuss them with ile a written object be reduced, mode granted without Court may confirm plan includes Chapter 13 confirm is esparate mode interest rate. A sear at the confirm	the actual Plan pro your attorney. Anyo tion within the time iffied, or eliminated. I further notice or he in this plan, if there motions to avoid or mation process. The otion or adversary partials and affected lien creation mation hearing to pro-	
whether th		each of the follo	owing items. If a	n item is checked	k one box on each line to state I as "Does Not" or if both boxes are
THIS PLAN  ☐ DOES  SET FORT	DOES NOT CO	NTAIN NON-STA	ANDARD PROVI	SIONS. NON-STAI	NDARD PROVISIONS MUST ALSO BE
COLLATER	RAL, WHICH MAY	RESULT IN A F	PARTIAL PAYME		SOLELY ON VALUE OF ENT AT ALL TO THE SECURED ] 7a/
				OSSESSORY, NO , AND SPECIFY: [	NPURCHASE-MONEY SECURITY ] 7a/
Initial Debto	or(s)' Attorney	/s/RM	Initial Debtor:	/s/LAW	Initial Co-Debtor

Part 1: Payment and Length of Plan

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a.	remaining mo payments are	nths starting on Ma	te and shall pay to the Chapter 13 Truste arch 1, 2024, for 57 remaining months, for len \$ per month for months;	r a total plan of 60 months. tier
b.	The debtor sh		nents to the Trustee from the following so	ources:
C.	☐ Other Use of real pro		g (describe source, amount and date whe an obligations:	en funds are available):
	Desc		ny Dr. Mount Laurel, NJ. oletion: 4/15/24	
	Desc	nance of real prope ription: osed date for comp		
	Desc	modification with r ription: osed date for comp	respect to mortgage encumbering proper pletion:	ty:
d.		egular monthly mo fication. See also F	ortgage payment will continue pending the Part 4.	e sale, refinance or loan
	Chap	oter 13 Trustee pen	n for arrearages, the arrearages	
e.	☐ Debte	iling joint petition: ors propose to have administration, an o	e the within Chapter 13 Case jointly admobjection to confirmation must be timely to prosecute their objection.	
a. Add disbursed pre- Court.)	confirmation to	on payments will be (creditor). (Ad	x NONE e made in the amount of \$ to be paid dequate protection payments to be comm	nenced upon order of the
		on payments will be ation to: (credi	e made in the amount of \$ to be paid itor).	d directly by the debtor(s)
Part 3: Priori	ty Claims (Incl	uding Administra	tive Expenses)	
a.		riority claims will be	paid in full unless the creditor agrees ot	herwise:
Name of Credi			Type of Priority	Amount to be Paid
	STANDING TR	RUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY F DOMESTIC SI	JPPORT OBLI	GATION	ADMINISTRATIVE	BALANCE DUE: \$4,750.00 -NONE-
b.	Domestic Sup Check one: None	port Obligations as	ssigned or owed to a governmental unit a	and paid less than full amount:
	assigned to or		ted below are based on a domestic supp rnmental unit and will be paid less than t :	
Name of Credi	tor	Type of Priority	Claim Amount	Amount to be Paid

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### Part 4: Secured Claims

### a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Lakewood Loan Servicing LLC.	3203 Saxony Dr. Mount Laurel, NJ.	\$23,323.85	\$0.00	\$23,323.85	Make regular monthly mortgage payments
Mount Laurel Water, MUA	3203 Saxony Dr. Mount Laurel, NJ.	\$10.00	\$10.00	\$10.00	Make future payments
Madison Place Condo. Assoc.	3203 Saxony Dr., Mount Laurel, NJ.	\$10.00	\$10.00	\$10.00	Make future payments

#### 

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	1 .	Paid to Creditor	,
--------------------------------------------------------------------------------------	-----------	-----	------------------	---

### c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ✓ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

	Collateral			
	(identify property and add			Total to be Paid Including Interest
1	street address, if		Amount	Calculation by Trustee
Name of Creditor	applicable)	Interest Rate	of Claim	-

#### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments V NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

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Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Interest	Total Amount to be Paid by Trustee
-NONE-							

# e. Surrender ✓ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered	Value of Surrendered	Remaining Unsecured
	(identify property and add street	Collateral	Debt
	address, if		
	applicable)		

### f. Secured Claims Unaffected by the Plan ✓ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
US. Dept. of HUD	3203 Saxony Drive, Mount Laurel, NJ.

### g. Secured Claims to be Paid in Full Through the Plan: ✓ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
First Investors Financial				
Servicing Corporation	Kia Optima	\$2,945.67	\$0.00	\$2,945.67
Part 5: Unsecured Claims	X NONE			

a.	Not sep □	parately classified allowed non-priority unsecured claims shall be paid:  Not less than \$ to be distributed <i>pro rata</i>
		Not less than percent
	<b>✓</b>	Pro Rata distribution from any remaining funds
L	0	tale alongitical consequent electron shall be treated as fallows.

### b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by
	•		Trustee

Part 6: Executory Contracts and Unexpired Leases	X NONE

<sup>2.)</sup> Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

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(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of	Arrears to be Cured	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Creditor	and paid by Trustee			to be Paid Directly to
				Creditor by Debtor

### Part 7: Motions X NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of

Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

### a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). V NONE

The Debtor moves to avoid the following liens that impair exemptions:

	Nature of Collateral (identify						
	property and				Amount of	Sum of All Other Liens	
Name of	add street address, if		Amount of	Value of	Amount of Claimed	Against the	
Creditor	applicable)	Type of Lien	Lien	Collateral	Exemption	Property	Avoided

#### b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. V NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

	Collateral (identify				Value of	
	property and add		Total		Creditor's	Total Amount
Name of	street address if	Scheduled	Collateral		Interest in	of Lien to be
Creditor	applicable)	Debt	Value	Superior Liens	Collateral	Reclassified

# c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ✓ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of	Collateral (identify property and add street address if	Scheduled	Total Collateral	Amount to be Deemed	
Creditor	applicable)	Debt	Value	Secured	Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

	a.	Vesting of Property of the Estate						
	<b>v</b>	Upon Confirmation Upon Discharge						
	b.	Payment Notices						
Debtor		rs and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the tanding the automatic stay.						
	c.	Order of Distribution						
	The Tru	stee shall pay allowed claims in the following order:						
	1) Chapter 13 Standing Trustee Fees, upon receipt of funds 2) Other Administrative Claims 3) Secured Claims 4) Lease Arrearages 5) Priority Claims 6) General Unsecured Claims							
	d.	Post-Petition Claims						
the amo		stee $\overline{V}$ is, $\square$ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in by the post-petition claimant.						
Part 9	Modifi	cation X NONE						
		tion of a plan does not require that a separate motion be filed. A modified plan must be served in D.N.J. LBR 3015-2.						
	If this P	lan modifies a Plan previously filed in this case, complete the information below.						
		Plan being modified:						
Lakewo Part 4f	art 4,a cl ood Loan changes	why the plan is being modified: nanges: added Madison Place Condo. Assoc., Mount Laurel MUA, changed arrears amount owed to Servicing (mortgagee), changes M & T Bank to Lakewood Servicing. : added HUD. s: added First Investors Financial						
Are So	hedules	I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No						
Part 1	0 : Non-	Standard Provision(s): Signatures Required						
	Non-St	andard Provisions Requiring Separate Signatures:						
	✓ NON	N⊑ ain here:						
		n-standard provisions placed elsewhere in this plan are ineffective.						
Signat	ures							

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

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I certify under penalty of perjury that the above is true.

Date:	2/22/2024	/s/Lindsey A. Watson		
		aaa aaa aaa Debtor		
Date:		Debio		
		Joint Debtor		
Date	2/22/2024	/s/ Robert Manchel		
		Robert Manchel		
		Attorney for the Debtor(s)		

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United States Bankruptcy Court District of New Jersey

In re: Case No. 23-18441-ABA
Lindsey A. Watson Chapter 13

Debtor

# **CERTIFICATE OF NOTICE**

District/off: 0312-1 User: admin Page 1 of 3
Date Rcvd: Feb 29, 2024 Form ID: pdf901 Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2024:

Recipi ID Recipient Name and Address

db + Lindsey A. Watson, 3203 Saxony Dr., Mount Laurel, NJ 08054-6815 lm + M & T Bank, 7114 E. Stetson Dr., Suite 250, Scottsdale, AZ 85251-3264

cr + Madison Place Condominium Association, Inc., PO Box 1106, Voorhees, NJ 08043-7106

520036212 Madison Place Condo. Assoc., 10 Saxony Dr., Mount Laurel, NJ 08054

#### TOTAL: 4

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	^	Notice Type: Email Address MERN	Date/Time	Recipient Name and Address
aty	^		Feb 29 2024 21:15:37	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
smg		Email/Text: usanj.njbankr@usdoj.gov	Feb 29 2024 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+	Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 29 2024 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520050007	+	Email/PDF: ebn_ais@aisinfo.com	Feb 29 2024 21:31:43	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520069386		Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 21:31:46	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520036206	+	Email/Text: bankruptcy_notifications@ccsusa.com	Feb 29 2024 21:22:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
520098510		Email/Text: BNCnotices@dcmservices.com	Feb 29 2024 21:21:00	EMERG PHYS ASSOC OF SOUTH JERSEY, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
520048098	^	MEBN	Feb 29 2024 21:15:42	FIRST PORTFOLIO VENTURES II, LLC, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA 30071-1135
520036207	+	Email/Text: Bankruptcy.Notices@stellantis-fs.com	Feb 29 2024 21:21:00	First Investors Financial Dept, Attn: Bankruptcy, 3065 Akers Mill Rd Se, Ste 700, Atlanta, GA 30339-3124
520070495	+	Email/Text: Bankruptcy.Notices@stellantis-fs.com	Feb 29 2024 21:21:00	First Investors Servicing Corporation, 3065 Akers Mill Rd SE Suite 700, Atlanta, Georgia 30339-3124
520036208		Email/Text: JCAP_BNC_Notices@jcap.com	Feb 29 2024 21:22:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
520102374		Email/Text: JCAP_BNC_Notices@jcap.com	Feb 29 2024 21:22:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud MN 56302-9617
520065713		Email/PDF: resurgentbknotifications@resurgent.com	Feb 29 2024 21:31:33	LVNV Funding, LLC, Resurgent Capital Services,

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User: admin

District/011: 0312-1	User: aun	User: admin		
Date Rcvd: Feb 29, 2	2024 Form ID:	Form ID: pdf901		
F20009577	MEDN		PO Box 10587, Greenville, SC 29603-0587	
520098576 ^	MEBN	Feb 29 2024 21:14:33	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840	
520036209 +	Email/PDF: resurgentbknotifications@resurgent.com	Feb 29 2024 21:31:30	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497	
520036211	Email/Text: camanagement@mtb.com	Feb 29 2024 21:21:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240	
520176966	Email/Text: mholzinger@mltmua.com	Feb 29 2024 21:20:00	Mount Laurel MUA, 1201 South Church St., Mount Laurel, NJ. 08054	
520080532 +	Email/Text: bankruptcydpt@mcmcg.com	Feb 29 2024 21:22:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037	
520065016 +	Email/Text: TSIBNCBOX4275@tsico.com	Feb 29 2024 21:21:00	National Collegiate Student Loan Trust 2007-2, Po Box 4275, Norcross, GA 30091-4275	
520036213 +	Email/Text: electronicbkydocs@nelnet.net	Feb 29 2024 21:22:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505	
520102698	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorec	overy.com Feb 29 2024 21:43:14	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541	
520036216	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorec	overy.com Feb 29 2024 21:19:41	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502	
520101844	Email/Text: bnc-quantum@quantum3group.com	Feb 29 2024 21:22:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788	
520036218	Email/Text: bknotice@upgrade.com	Feb 29 2024 21:20:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111	
520058246 +	Email/Text: electronicbkydocs@nelnet.net	Feb 29 2024 21:22:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH ST, LINCOLN, NE 68508-1904	
520038759	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 29 2024 21:31:33	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278	

TOTAL: 26

District/off: 0312-1

# **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520036210	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520036214	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
520036215	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
520036217	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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District/off: 0312-1 User: admin Page 3 of 3
Date Rcvd: Feb 29, 2024 Form ID: pdf901 Total Noticed: 30

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2024 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed

below:

Name Email Address

Andrew B Finberg

ecfmail@standingtrustee.com

Andrew B Finberg

on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com

Denise E. Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Robert Manchel

on behalf of Debtor Lindsey A. Watson manchellaw@yahoo.com manchel.robertb132225@notify.bestcase.com

Thomas J Orr

on behalf of Creditor Madison Place Condominium Association Inc. tom@torrlaw.com,

xerna@aol.com;orrtr87054@notify.bestcase.com

U.S. Trustee

USTPRegion 03. NE. ECF@usdoj.gov

TOTAL: 6